Title: SYSTEM AND APPARATUS FOR SMART CARD PERSONALIZATION

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IN THE CLAIMS

end the claims as follows:

1-24. (Cancelled)

25. (Previously Presented) A method in a personalization system of processing data for a portable programmed data carrier comprising:

acquiring personalization data for a cardholder;

acquiring personalization equipment characteristics for particular personalization equipment;

creating instructions for an internal script from the personalization data; and translating the internal script into a data stream in accordance with the personalization equipment characteristics.

- 26. (Previously Presented) The method of claim 25, further comprising:
 transferring the data stream to the particular personalization equipment to issue the data carrier.
- 27. (Previously Presented) The method of claim 25, wherein creating the instructions comprises mapping the personalization data into a plurality of variables for the instructions.
- 28. (Previously Presented) The method of claim 25, wherein translating the internal script into a data stream comprises translating the instructions into personalization equipment program commands specified by the personalization equipment characteristics.
- 29. (Previously Presented) The method of claim 28, wherein the internal script specifies a sequence in which the program commands will be performed by the personalization equipment.
- 30. (Previously Presented) The method of claim 27, further comprising acquiring information for a card application, and wherein at least one of the plurality of variables holds data for the card application.

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(Previously Presented) The method of claim 25, wherein the internal script includes 31. instructions for a card operating system and further comprising:

acquiring programming control commands for a card operating system; and translating the instructions for the card operating system into the programming control commands.

- (Previously Presented) The method of claim 31, wherein the internal script specifies a 32. sequence in which the programming control commands will be executed by the card operating system.
- 33. (Previously Presented) The method of claim 25, further comprising: acquiring a security function; and adding the security function to the internal script.
- (Previously Presented) The method of claim 25, wherein the instructions for the internal 34. script are specified in a set of database records.
- (Withdrawn) A computer-readable medium having stored thereon instructions to cause a 35. computer to perform a method to issue a portable programmable data carrier, the method comprising:

determining if cardholder data is in an internal format;

interpreting cardholder data into a internal format if it is not in the internal format;

mapping the internal format of the cardholder data into a plurality of data fields used by a card application;

creating a plurality of program commands for a particular personalization equipment using the data fields; and

streaming the plurality of program commands to the particular personalization equipment to issue the portable programmable data carrier.

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- 36. (Withdrawn) The computer-readable medium of claim 35, wherein the plurality of program commands reference data defining a microprocessor chip structure.
- 37. (Withdrawn) The computer-readable medium of claim 36, further comprising streaming programming control commands for a card operating system to the particular personalization equipment.
- 38. (Withdrawn) A computer system comprising:
 - a processing unit;
 - a computer-readable medium communicatively coupled to the processing unit; and
- a smart card personalization system executing in the processing unit from the computer-readable medium, wherein the smart card personalization system causes the processing unit to acquire a smart card definition, a card application definition, program commands for a particular personalization equipment, and cardholder data, and further causes the processing unit to map the cardholder data into data fields specified by the card application definition to create a script, to interpret the script into the program commands using the smart card definition, and to transfer
- 39. (Withdrawn) The computer system of claim 38, wherein the smart card personalization system further causes the processing unit to acquire a format definition and to translate the cardholder data into a format specified by the format definition.

the program commands to the particular personalization equipment to issue a smart card.

- 40. (Withdrawn) The computer system of claim 38, wherein the smart card personalization system further causes the processing unit to acquire a card operating system definition and to interpret the script into programming control commands specified by the card operating system definition.
- 41. (Withdrawn) The computer system of claim 38, wherein the smart card personalization system further causes the processing unit to acquire a security function and to add the security function into the script.

framework data structure comprising:

a chip field containing data representing an identifier for a microprocessor in the smart

card; and

a master file field containing data representing information for the microprocessor

identified by the chip field;

a system file field containing data representing an address for a file in the microprocessor

identified by the chip field; and

an equipment field containing data representing an identifier for personalization

equipment used by a personalization system to program the microprocessor identified by the chip

field.

43. (Withdrawn) The computer-readable medium of claim 42, further comprising:

an application field containing data representing an identifier for an application to be

programmed into the microprocessor identified by the chip field.

44. (Withdrawn) The computer-readable medium of claim 43, further comprising:

a security field containing data representing a security function for the application

identified by the application field.